



Vol. 46, NO. 30 Published in the interest of Fort Huachuca personnel and their families July 27, 2000

e-mail:

thescout@huachuca-emh1.army.mil website:

huachuca-www.army.mil/PAO/index.htm

#### Get school physicals now

School and sports physicals now available in the pediatric clinics at Raymond W. Bliss Army Health Center. Individual appointments can be made by calling 533-9200.

The Health Center expects a large number of requests so be advised to schedule immediately to be ready for the start of the school year.

#### **Veterans' benefits briefing**

The Army Career and Alumni Program Center staff will sponsor a Veterans' Affairs Benefits Briefings at the ACAP Center, Building 22420, 1-5 p.m.

Representatives from the Phoenix VA Regional Office and the Tucson Veterans' Center will be present to provide information about all VA benefits. No reservations necessary.

For information, call Thom Hapgood at 533-7314.

#### **School registration starts**

Fort Huachuca Accommodation Schools will hold student registration Tuesday through Aug. 3 for all grades

Students must register between 8 a.m. and 1 p.m. at the appropriate school for their grade. Parents registering their child must supply a birth certificate, shot records and previous school records (or address to send for them).

Registration for Grades 1-3 is at Johnston Elementary School (459-8798), and Grades K, 4, 5 is at Myer Elementary School (459-8986). Registration for Grades 6-8 is at Smith Middle School (459-8892), with 6th grade registration on Tuesday, 7th grade on Wednesday and 8th grade on Aug. 3.

For information, call the school office directly or the Administration Office at 458-5082. School starts Aug. 17.

# Fort qualified to win CA Study, Boardman says

By Kelly Figula Scout Intern

The Army has been very successful in winning competitions in commercial activities studies, and Fort Huachuca organizations are more than qualified to win a competition, the Garrison Commander told employees at

Tuesday's Commercial Activities town hall meeting at Cochise Theater.

In the past four years the Army won 86 percent of the competitions, Col. Michael Boardman, garrison commander, U.S. Army Intelligence Center & Fort Huachuca, told the 175

Directorate of Information Management, Adjutant General Directorate and Training Support Center employees at the meeting.

The Commercial Activities Study defines what functions are performed in the DOIM, AG and TSC, and determines how to make them cost-effective.

The streamlined government organization, the "most efficient organization," competes with outside contractors. The operation goes to the least-expensive bid.

Currently, the three organizations under study are on schedule in the study process.

On Tuesday Boardman approved the TSC's performance work statement, which defines what functions the organizations per-

Maj. Gen. John D. Thomas Jr., commanding general, USAIC&FH, and Boardman urged employees at the meeting to communifor the DOIM and TSC's performance work statements.

Boardman said that the DOIM's performance work statement should be completed within the next four months, which is later than previously predicted.

The real key is all of

you...We [Fort Huachuca]

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people to win the

competitions.

After the statements are approved, the Management Study phase, which creates the most efficient organization, lasts through December. This allows DOIM enough time to complete its performance work state-Maj. Gen. John D. Thomas Jr. ment on schedule,

> Boardman said. Boardman said

and can be seen only by the organizations under study. This will prevent contractors from getting an edge over post employees. A comparison of the contractors' bids and

that the statement is a classified document,

in-house estimates will begin the end of October and last through March. Another town hall meeting will be held at the beginning of this phase.

An initial decision is expected by April, followed by a transition period in the sum-

A military DOIM employee asked Boardman when military soldiers will move from their jobs in the organizations under

Boardman said that TRADOC is pushing post to minimize the number of soldiers in these organizations.

Judy Max, AG team leader, said that

cate with their supervisors to contribute input enough soldiers will remain in the organizations to do the job efficiently.

> Boardman said that the soldiers will be moved during next summer's transition period to their divisions or to where the Chief of Staff requests.

> Many post employees are confident that they will keep their jobs after the competi-

"We are the most prepared people to perform our jobs," Monica Whitloca, a DOIM employee, said before the meeting.

Karen Hodgkins, also a DOIM employee, added that the post supports its workers, and maintains an environment in which employees can discuss CA Study issues with super-

"We are the subject experts," she says of her employees, confident that they are the best people to perform the functions.

Thomas agrees.

"The real key is all of you," Thomas told the audience.

"We [Fort Huachuca] have the expertise, knowledge and qualified people" to win the competitions, he said.

Boardman encouraged all workers to keep the lines of communication open. He suggested talking to CA team leaders Max from AG, Maj. Larry Singer from DOIM or John McGovern from TSC.

Employees can also talk to Gary Shafranski, vice president of the local chapter of the American Federation of Government Employees Union.

"There are no secrets," Boardman said.

He also mentioned the Fort Huachuca Commercial Activities web site, which is linked to the post web page at huachuca-

See CA Study, Page 10

### Fire burns 20-25 acres on Range 9

By Sgt. 1st Class LaToya E. Sizer **USAIC&FH PAO NCOIC** 

A fire started at approximately 10:50 a.m. July 20 on Range 9 here following a training exercise. No one was injured.

According to Michael Saenz, assistant chief of the Fort Huachuca Fire Department, apparently one of the fort's units was training with tracer ammunition when the fire broke.

Approximately 20-25 acres were affected. Three fire units from Fort Huachuca and the U.S. Forrest Service were on the scene immediately. The fire was contained at approximately 2:10

The exact cause of the fire in under investigation.

### Transportation board accelerates Sierra Vista project

ADOT release

The State Transportation Board on July 21 approved funds totaling \$4.3 million to accelerate construction of the second phase of the Buffalo Soldier Trail widening project that will bypass the west side of Sierra Vista by connecting State Route 90 with State Route 92.

The board, which met in Douglas, approved the ad-

See Bypass, Page 12

# The Scout's Chaptain

#### What matters most you can count on one hand

By Chap. (Maj.) Dennis R. Nitschke ASC Personnel & Operations Chaplain

Wow! It's already July! Half the year is gone! Amazing how time flies. Now is the time for me to execute summer plans (programs and vacation) and make plans for the fall.

As the time escapes me, I can't ignore thinking about relationships. I don't know about you, but when I see time going so fast, I sometimes catch myself getting too busy about all the things I have to do.

Have you ever done that? You check your priorities and then re-prioritize sometimes forgetting the things that are really important — even to the point of forgetting the people who are most important in your life.

Well, I get a little help from Kenny Rogers. Like one of his songs, I found that what is really important, one can list on one hand:

- Love your neighbor as yourself.
- Don't use money to measure wealth.

- Trust in God, but lock your door.
- Buy low, sell high.
- And slow dance more.

This list may seem simplistic, but take a good look at it and I think you'll see what good advice this is. I see each point meaning something like this:

- If you are taking care of your neighbor (and everyone is your neighbor) as you would yourself, don't you think that the world would be a better place? The second part of the Golden Rule, "...as we would have done unto us" should be our focus — people would just be nicer to one another. The world would benefit.
- What is the measure of wealth? I once heard that a rich man had money, but a wealthy man had friends, family and others who thought well of him and were honored by their relationship. My father didn't have much money, but hundreds of people (many Boy Scouts) were affected by his

See Chaplain, Page 10

### **Workplace disputes? Try mediation**

Disputes left unresolved

often "fester" and spread to

the entire workplace.

Operation: Just Because

**Equal Employment Opportunity** 

EEO release

Fort Huachuca is fortunate to have an Alternate Dispute Resolution Program with 32 certified mediators to help solve workplace disputes as well as Equal Employment Opportunity complaints.

Although the ADR Program falls un-

der the auspices of the EEO Office, it is also available for workplace disputes that do not involve claims of discrimination.

The mediation process consists of

a mediator sitting down with conflicting parties and, in a structured process, helping them to hear and understand each others concerns and issues to work out a solution to their problems.

The mediator's role is that of a neutral and impartial third party, skilled in the art of negotiation, who has no decision-making authority.

They assist in clarifying issues, identifying underlying causes, and arriving at appropriate remedies to resolve problems. The process is voluntary and confidential.

The benefits of mediation are widespread. Mediation provides a fast and cost effective solution for workplace disputes. It helps disputing parties mend relationships and open the lines of communications.

Disputes left unresolved often "fester"

eventually and spread to the entire workplace. Productivity and morale also suffer.

The Fort Huachuca ADR Program has had an astonishing success

rate. In fiscal year 1999, 11 mediations were held, with nine resulting in resolution, for an overall success rate of 81 percent. In fiscal year 2000, 15 mediations have been held, with 12 resulting in resolution, for an overall success rate of 80 percent.

All Fort Huachuca employees, civilian and military, have access to the ADR Program, at no cost to them. For information, call the ADR Program Manager, Connie Hodges, at 538-0277, or the EEO Officer, Efren Medrano, at 533-2028.

# **Connertary**

# A look at integrity, truth

By Sgt. Cullen James Scout Staff

(Editor's note: The following is a satirical look at integrity and truth. As such it is meant purely as entertainment.)

Integrity and truth are so important to the Army and government that something like the following few paragraphs graphically represent what life could be like without them.

ANYWHERE, Anytime USA — Thousands of military and civilians may be deploying in support of a new mission with global implications.

According to a Department of Irresponsibility release, Operation: Just Because is in full swing impacting all DoD employees and even including regular civilians.

"The great thing about this operation is that no one actually has to leave their current assignment," department spokesperson Touf Ace said. "In fact, many are already involved in the contingency and aren't even aware of it."

The release, dated July 18, carried confusing verbiage as to what the exact goal of Operation: Just Because is, but the systems it uses to carry out this goal were clearly

Utilizing two major campaigns — SUBTERFUGE and BEGUILE — Just Because is operating on a global level. "It's quite simple, really," said Ace. "A simple misguidance works in our favor and goes to further the SUBTER-FUGE campaign."

"BEGUILE is a little tricky," said Paula-Sable D. Niability, doctrine developer, Operation: Just Because. "Basically, we have to pull out our old SIPs (Standard Inoperable Procedures) and use the time-tested common skills of CHEAT and MISLEAD."

Department of Irresponsibility records indicate that although Operation: Just Because is a recent action, the SUB-TERFUGE and BEGUILE campaigns have been going on for a number of years.

In paperwork retrieved from DoI sources, there are indications that the campaigns date back thousands of years. Apparently, the first DoI operative, codenamed SNAKE, was able to turn enemy agent EVE into a double agent. The event is the first in DoI records and is codenamed APPLE.

"However," Niability stated, "there is much dissention amongst DoI agents and we believe this may be a RED HERRING." RED HERRING is another DoI campaign. Records show it goes back centuries. Interesting that DoI

records show many campaigns starting but never ending.

"It has even become PI (Politically Incompetent) to imply that an agent of EVE's persuasion was responsible for APPLE. More likely it was later double-agent ADAM," Niability explained.

As for Operation: Just Because's goal, both Ace and Niability were shaky and vague. Both refusing to go on record on the subject. Other sources inside DoI have come forth with comments, but none have amounted to anything. In fact, Ace's own assistant at the DoI Office of Misinformation, Boldford Ace Lie said, "What goal?"

In the end, though numbers are important. How many people will be involved in Operation: Just Because? "In the interest of worldwide security, only GOD [records indicate this is the highest-ranking enemy operative on record] knows," Ace said.

How long will it last? "That information is classified but we can say it will end with Operation: Apocalypse," Niability said. How about cost? "That's easy," said both Ace and Niability. "SUBTERFUGE and BEGUILE are free!"

Concerning the above, thankfully, I am making this all up. But thinking about such a state of affairs, aren't you

#### See Just Because, Page 10

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It is published weekly, except Christmas and New Years, using desktop publishing by the Public Affairs Office, U.S. Army Intelligence Center and Fort Huachuca, Fort Huachuca, AZ 85613-6000. Printed circulation: 8,200.

All editorial content of The Fort Huachuca Scout is prepared, edited, provided and approved by the PAO.

The Fort Huachuca Scout is printed by Five Star Publishing, Ltd., 1835 Paseo San Luis, Sierra Vista, AZ, 85635, a private firm in no way connected with DA, under exclusive written contract with the U.S. Army Intelligence Center and Fort Huachuca. The civilian printer is responsible for all advertising.

Editorial material for publication should be submitted to Commander, USAIC&FH, ATTN: ATZS-PA (The Fort Huachuca Scout), Fort Huachuca, AZ, 85613-6000. The PAO reserves the right to edit all material submitted

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To submit stories or inquiries, call (520) 533-1987,

DSN 821-1987 or fax (520) 533-1280.

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# Never let your guard down

## Recent accidents re-enforce safety policies

By Sgt. Cullen James Scout Staff

Two recent accidents have Fort Huachuca and the local communities taking a harder look at safety.

A gasoline tanker accident near the post's East Gate and a motorcycle accident involving a Fort Huachuca soldier have served to bring safety into the forefront of everyone's thoughts.

Although both accidents occurred off post, they effected personnel on post. The soldier motorcycle operator was killed in the accident and the tanker incident blocked outgoing East Gate traffic and destroyed a traffic light at that intersection.

The tanker accident occurred July 13 around 4:30 p.m. According to a Sierra Vista-area Arizona Department of Public Safety information paper, the tanker was southbound on Highway 90 and rolled over while attempting to turn left through a red light at the H-90 bypass. It hit a traffic light in the intersection and quickly ignited. The tanker was carrying 8,900 gallons of gasoline. The driver was pronounced dead on arrival from multiple injuries.

The post's East Gate was closed during peak rush hour and all traffic was rerouted to the main gate. All post military police patrols were involved, and only emergency calls were answered — all other incidents were put on hold, according to Fort Huachuca Department of Public Safety.

A fatal motorcycle accident occurred July 15 at approximately 3:40 p.m. on the H-90 bypass, just west of the 7th Street intersection. The accident occurred as a sport utility vehicle, westbound on H-90 pulled onto the shoulder and began to make a U-turn. Sgt. Robert J. Estep, assigned to Company A, 306 Military Intelligence Battalion, was also westbound on H-90 and struck the upper left corner of the SUV, according to a Sierra Vista Police Department news release. Estep was transported to the Sierra Vista Regional Health Center where he was pronounced dead from apparent massive internal trauma.

Estep is survived by his wife Rhonda M. Estep, fivemonth-old son Seth Robert, and parents Clarence R. and Michelle Estep of Lebanon, Va.

Estep's accident is still under investigation.

"The motorcycle accident is truly tragic as it is unlikely that the cyclist could or should have done anything differently," said Bruce Heran, safety manager, Fort Huachcua

"The cyclist was apparently doing everything properly.



#### A gasoline tanker accident near post's East Gate July 13 resulted in one death.

He was wearing a helmet, had the motorcycle safety course, was not traveling at excessive speed and so on," Heran

Heron feels several lessons can be learned from this tragedy. "Vehicle operators need to be more observant of motorcycles," he said. "Since they are smaller and harder to see, motorcycles should always use their headlights (most are now automatically on whenever the engine is running).

"Cyclists need to wear brightly colored clothing. Helmet use is a must. Both cycle and vehicle operators need to obey the law and use good judgement when operating conditions are less than optimum," Heran said.

Motorcyclists are required to take a motorcycle safety course, per DoD regulations, according to Heran. Fort Huachuca DPS used to offer a free safety course, but none are scheduled for the remainder of the fiscal year.

Cochise College offers a safety course and you can contact education counselors about that. A civilian organization, Triple-S Satori LLC, also offers a safety course on post. Call (520) 432-7770 for the Triple-S course.

If an accident occurs, Heran offers two pieces of advice. First, call 911 for assistance. Second, render aid if you know what you are doing.

"[When] calling for help, try to pinpoint your location," he said. "Be sure to give the 911 or emergency operator your phone number so they can call back if needed. Stay on the accident scene, but remain out of harm's way. Avoid heroics."

# Tanker wreck has environmental impact

By Sgt. Cullen James Scout Staff

Users of Fort Huachuca's East Gate will experience some delays as off-post cleanup of contaminated

Incoming traffic experiences no delays, however off-post traffic is reduced to one lane as contract workers cleanup possibly contaminated soil. The Highway 90 bypass, directly across from post's East Gate is also limited to one lane at the intersection.

Cleanup began Monday and was necessitated by a gasoline tanker accident July 13. The tanker was carrying 8,900 gallons of fuel that spilled and ignited when the tanker overturned and hit a light post, according to Arizona Department of Public Safety spokespersons. The clean-up and lane reduction will last approximately two weeks.

Although much of the fuel was burnt during the accident, the Arizona Department of Environmental Quality wants to ensure the area is returned to environmental standards, according to Mike Foster, emergency response specialist, ADEQ.

The work is being completed by Philips Services, an independent hazardous waste removal contractor, and paid for by Dunlop Oil, the owner of the tanker

'[The contractor] will be doing some soil sampling to determine the level of contamination and how much will be cleaned up," said Foster. "Just how much [soil will be removed] is still unknown, but it may involve excavation of the soil."

The primary chemical in gasoline that worries the ADEQ is benzene, explained Foster. Although there may only be trace amounts of benzene in the soil, rainwater and other spilled liquids could spread the chemical and possibly contaminate the water table. "The possibility is slight," Foster said, "but that's why we're taking a look at it and making sure it won't happen."

The cleanup will be verified by soil sampling to ensure state-mandated levels are met, Foster said.

For traffic considerations, users can expect delays at the East Gate, especially at rush hour, according to Capt. Michael Petty, operations officer, Fort Huachuca Department of Public Safety. "We recommend drivers use the Main Gate during these times to avoid delays," he said.

# 225th Anniversary of Chaplaincy: selfless service during WWII

Chapel release

One of the most famous events of the World War II Army Chaplaincy occurred on Feb. 3, 1943. Four chaplains gave their lives so that others could live.

The SS Dorchester was an Army transport ship that was en-route from New foundland to Greenland. She was carrying 751 Army personnel, 130 crewmen, 23 naval personnel serving as guards, and 1,000 tons of cargo. She was hit by a torpedo and sank within 20 minutes.

Among the 678 that were reported "lost in action" were four Army chaplains. Their names are Clark V. Poling and George Fox, both Protestant; John P. Washington, Roman Catholic; and Alexander Goode, Jew-

Within a few days, survivors of the

Dorchester began to share about the ministry and actions of the four chaplains that were on the ship. After being hit by the torpedo, the four chaplains stood at the rail of the ship and calmed panic-stricken men.

They prayed with the men and gave ords of encouragement. They distributed life vests. When there were no more life vests, they took off their own vest and gave them away. They helped fabricate makeshift rafts out of lumber, cork, and any other materials they could find.

The four chaplains convinced many men to leave the ship since there was a better chance for survival and rescue away from the ship. They forced others into the lifeboats. They were credited with saving many lives.

One survivor shared how Chaplain

Goode gave his gloves to another man. beneath the waves," said Frank Benkler, After spending eight hours in a lifeboat, this man was one of only two in the boat that were rescued alive.

gloves, my fingers would have frozen vors told how the chaplains moved around stiff. I would have never made it. I owed my life to the chaplains who gave me worship. Their round-the-clock ministry those gloves."

Survivors also shared that as the ship sank into the icy waters of the North Atlantic "with utter disregard of self, having given away their life jackets to four men without them, the chaplains stood hand in hand, praying to the God they served for the safety of those men who were leaving the stricken ship on all sides of them. This is the picture engraved in our minds and hearts as the SS Dorchester disappeared

night steward and Juan Alejandro, gun crew messman.

The four chaplains' devotion to minis-He said, "Without the chaplain's try was not an isolated incident. Survithe ship visiting the sick and leading in included informal gatherings in which they sang and talked with the men.

> The selfless service of the four chaplains serves as a testimony and an example to us. If we would be as selfless in our daily lives, we would be a blessing to others around us. We would help others enjoy a full and meaningful life.

> Selfishness destroys relationships. Selflessness builds relationships. Give of yourself that others may be blessed.

# AmySignal Commander visits ASC, 11th Signal Brigade

By 1st. Lt. Michael R. Peters 11th Signal Bde. PAO

Gen. John W. Hendrix, commanding general of Forces Command, headquartered at Fort McPherson, Ga., visited the 11th Signal Brigade and Army Signal Command here July 24th. This was his first trip to Fort Huachuca since he assumed command of FORSCOM on Nov. 23, 1999

Hendrix visited Army Signal Command headquarters and where he had an office visit with Maj. Gen. William H. Russ, ASC commanding general. He also toured the Army Network Systems Operation Center and regional Computer Emergency Response team area.

Hendrix and Russ visited with soldiers from the Thunderbird Brigade and assessed the communications capability of the 11th Signal Brigade's Contingency Communication Packages.

Members of the 269th Signal Company walked Hendrix through a small CCP that consisted of a Tri-Band tactical satellite communications terminal with tactical

and commercial telephone, e-mail, digital fax, video teleconference, Non-secure Internet Protocol, Secure Internet Protocol and Commercial Television capabilities. This was to demonstrate the initial entry capability of the brigade. Hendrix was also briefed on the 11th Signal Brigade's training initiative "Thunderbird University" by 1st. Lt. Kimberly K. Hunt, dean of Thunderbird University.

Hendrix thanked the Thunderbird soldiers who set up the display for their hard work. He also mentioned how important it is for leaders and planners to see the capabilities of the brigade first hand so they can properly plan how to employ the brigade's assets in the most effective manner.

(At right) Maj Arlester Vernon, operations officer, 11th Signal Brigade, briefs Gen. John W. Hendrix, commanding general, FORSCOM, on the brigade's mission and capabilities.



Photo by 1st Lt. Michael R. Peter

### 504th Sig. Bn. gains new commander

1st. Lt. Michael R. Peters 11th Signal Bde. PAO

On July 21, the 504th Signal Battalion turned another page in it's history by welcoming Lt. Col. Roger E. Carey as it's new commander and biding farewell to Lt. Col. Jennie M. Williamson. The ceremony was held on Fort. Huachuca's historic Brown Parade Field.

A unique aspect to this change of command ceremony was the use of semaphore flags to announce commands making it a "silent ceremony."

During Williamson's two years as the "Duty First" Battalion's commander the 504th has made the transition from a TDA fixed station unit to a power projection tactical signal battalion deploying soldiers and equipment worldwide.



Spc. Daniel P. Burke, 69th Signal Co. signaling commands to the troops with his Semaphore flags.



Photos by 1st Lt. Michael R. Peters

#### Col. Judy passing the 504th battalion colors to incoming commander Lt. Col. Roger E. Carey

Williamson will become the 11th Signal Brigade Deputy Commander.

Carey returns to Fort Huachuca from an assignment at the White House Communications Agency, where he served as the Area Support Director responsible for all Telecommunications and Audio-Visual Support for the President, Vice President, First Lady, United States Secret Service and the White House Staff. Previously he served as the 40th Signal Battalion, S-3.

Carey, a 20 year veteran, is accompanied by his wife, retired Maj. Betty T. Carey and their three children; Victoria Nicole, Roger Philip and Marcus Jamel.



1st.Lt. William Moore addressing a group of cadets at Branch Orientation

### Thunderbirds participate in Signal Influence

1st Lt. Michael R. Peters 11th Signal Bde. PAO

Recently seven soldiers from the 40th Signal Battalion served as Signal Corps ambassadors to the Army Reserve Officer Training Corps cadets participating in the Army ROTC Advanced Camp at Fort Lewis, WA.

The cadets attending Advanced Camp are typically in between their junior and senior year of college. Soon these cadets will have to choose which branch of the Army they would like to serve in. The 11th Signal Brigade's mission was to educate the cadets about the capabilities of the Signal Corps and hopefully influence them to choose signal for their branch.

"This was a great training opportunity for us and it allowed the 11th Signal Brigade a chance to showcase our technical capabilities in a high visibility environment. Our soldiers' success has influenced over 5000 cadets in their branch decision

and I know they had a good time," said 1st Lt. William C. Moore, platoon leader, Company A, 40th Signal Bn.

The brigade displayed it's small Contingency Communications Package. This package consists of a tactical satellite terminal with the ability to provide users with tactical telephone, e-mail, Non-secure Internet Protocol, Secure Internet Protocol, digital fax and commercial television capabilities. The team focused on the in tegration of commercial off the shelf equipment into the present Army communications systems.

"I think the cadets came away knowing what signal units actually do," said Spc. David C. Coomes, special circuits installer/operator/maintainer, Headquarters, Headquarters Company, 40th Signal Bn.

The Thunderbird soldiers also got a chance to see some of the sights around the Seattle/Tacoma area. The highlight being a fishing trip on Lake Washington.

### **DENTAC** changes command

By Kelly Figula Scout Intern

The U.S. Army Dental Activity at Fort Huachuca welcomed its new commander, Col. Terrence S. Murphy, at the change of command Thursday.

Outgoing Commander, Col. Harland G. Lewis Jr., will report to Fort Carson, Colo.

Murphy, with his wife, Deborah, and children Michael, Emily and Patrick, moved to Arizona from Fort Belvoir, Va., where commanded the Dental Clinic Command.

He earned his bachelor's (1977) and Doctor of Dental Science (1981) degrees from the University of Illinois Medical Center in Chicago. He has a master's degree in health care administration (1996) from Baylor University.

Murphy completed Basic Airborne School and made the Commandant's List at the Special Forces Officer Qualification Course.

He also completed a two-year residence in general dentistry, and Command and General Staff College.

Murphy is a diplomate of the Federal Services Board of General Dentistry and a fellow in the Academy of General Dentistry. He is board certified by the Certifying Board of General Dentistry.

Murphy earned the Meritorious Service

Medal with Oak Leaf Clusters, Expert Field Medic Badge, Humanitarian Service Medal and the Gold German Sports Badge.

Lewis, his wife Jee and their daughters Jenny and Cathy are moving to Fort Carlson, Colo., where he will serve as a clinician and forward deployed staff officer for the U.S. Army Dental Command.

Lewis graduated from the Emory University School of Dentistry in 1973, and received a direct commission to active duty in the Dental Corps shortly after graduation.

He attended the Industrial College of the Armed Forces in 1993 and the Army Command and General Staff College in 1984. Lewis completed a two-year residency in General Dentistry in 1979 at Fort Knox, Ky.

He is a diplomate of the Federal Services Board of General Dentistry.

Prior to his three years of service at Fort Huachuca, Lewis was the Army's first Dental Corps Specific Branch Proponent at Fort Sam Houston, Texas.

He served in the Fort Bliss and Irwin Dental Activities, the 665th Medical Detachment (Dental Service) in Korea and Southwest Dental Service Support Area.

Lewis received the Legion of Merit, Meritorious Service Medal and the Expert Field Medical Badge.

# Kirbs Korrer

#### **Distinguished Toastmaster awardee**

Toni Leiboff, an information systems management specialist for U.S. Army Signal Command G3 Operations and Federal Women's Program Manager, has received the Distinguished Toastmaster Award.

This award is the greatest honor that can be earned by a member of Toastmasters International. The DTM award is given only to those who have demonstrated outstanding leadership and communication skills and who have used these skills to help others in their self-development efforts.

She has received the DTM plaque from Toastmasters International Headquarters this week and will be awarded the DTM medal and pin at the Toastmasters state-wide District 3 Conference on Oct. 21 in Tucson.

Leiboff has worked over six years in Toastmasters to achieve this prestigious award and is only the second person to make DTM in Southeast Arizona.

She has been the Area Governor for Southeast Arizona for three terms, is the current president of Thunder Mountain Toastmasters, past president of Cochise Toastmasters, and vice president for membership and public relations for Huachuca Toastmasters.

She has given over 200 manual speeches, won 18 speech contests at three levels, sponsored three Speechcraft sessions, assisted in a Youth Leadership Programs at Buena High School, mentored young clubs in Nogales and Douglas, and participates in the three local clubs on a regular basis.

Toastmasters is a non-profit self-development program for public speaking and communication. For more information, call Toni Leiboff at 378-1700.

# Got news? The Fort Huachuca Scout newspaper

# Korea 50 years ago this week

By Jim Caldwell TRADOC News Service

#### July 27

Gen. MacArthur confers with Lt. Gen. Walton H. Walker, 8th Army commander, in Korea. It's his second visit since the war began. He says UN forces "will have new heartaches and new setbacks," but "I was never more confident of victory."

— The French government reports that Foreign Legionnaires, with air and naval support, has scattered 11,000 Viet Minh guerrillas 100 miles south of Saigon.

#### July 29

Gen. Walker orders 8th Army forces to "stand and fight." He adds that they must make an "Alamo" stand until UN forces are strong enough to counterattack. He vows there will not be a "Corregidor" surrender.

— The Vatican announces that children who join communist-led youth groups, and parents who encourage them, cannot receive sacraments from the Catholic Church.

#### July 30

Maj. Gen. John H. Church becomes the new commander of the 24th ID, replacing Maj. Gen. William F. Dean who is missing in action.

#### July 30-Aug. 1

A 1st Marine Division regimental combat team, about 6,000 men, comes ashore at Pusan July 30. They have M-26 tanks, heavy weapons and flamethrowers. Marine air units also accompany them.

The Army's 5th Regimental Combat Team arrives from Hawaii July 31. Elements of the 2nd Infantry Division, Fort Lewis, Wash., lands on Aug. 1

#### July 31

N.Y. Herald Tribune reporter Homer Bigart interprets Gen. Walker's "stand and fight" order to mean that American units must make fighting withdrawals rather than running "like scared rabbits," which some green, untested troops have done. There are more retreats after that but American and South Korean forces say that in the process they are inflicting heavy casualties on the North Koreans.

— Truman orders four more National Guard divisions and two Guard regimental combat teams to activate within 30 days. That means 14 of the Guard's 27 divisions have received activation orders.

— North Korean troops capture Chinju, 30 miles west of the port of Pusan. Pusan is the only major seaport through which UN forces and supplies are brought into the country.

— A report from MacArthur's Tokyo headquarters estimates that 37,500 North Koreans have been killed and wounded, and 204 of their tanks destroyed. The report does not say how many enemy soldiers have been captured, but say most of them are privates averaging 21 years old. Among the captured reds are 10 NCOs and four second lieutenants. Red officers above that rank "invariably kill themselves before we can grab them," the report says.

— South Korea begins forming a 10,000-man anti-guerrilla force with civilian males as young as 14. The UN Command is to furnish arms.

— The UN Security Council passes a resolution for UN agencies to provide relief to the one million refugees created by the fighting in South Korea.

#### July 31-Aug. 1

MacArthur meets with Chiang Kai-shek on Taiwan to coordinate defense of the island against a communist China invasion. He told Chiang when he left for Tokyo, "Keep your chin up. We're going to win."

#### July 31- Aug. 2

On the northern front, six divisions of North Koreans drive American and South Korean soldiers out of Yechong and Andong in fighting July 31 and Aug. 1. On the east coast, South Korean units recapture Yongdok.

#### Aug. 1

The 24th Infantry Division, with new troops from Okinawa, makes the first American tank-led assault of the war between Masan and Chinju 30 miles west of Pusan. They drive the enemy back 10 miles.

— President Truman asks the House for \$4 billion in addition to the \$1.2 billion already authorized for NATO countries to defend themselves against communism.

— Truman signs a bill giving Guam limited self-government and American citizenship to its population. Control of the island, which the Navy has administered since 1898, passes to the Interior Department.

— Curt Simmons, star pitcher for the Philadelphia Phillies and a member of the recently activated Pennsylvania National Guard's 28th ID, becomes the first major leaguer called to active duty for the Korean War.

#### Aug. 1-2

Russia, whose boycott of the UN allowed the Security Council to back South Korea, now returns to the world body. Deputy Foreign Minister Jacob A. Malik assumes the chairmanship for August. He tries to make up for lost time with moves designed to stall deliberations on the Korean War.

On August 1 he rules that communist China will replace Taiwan in the UN. The U.S. ambassador objects, saying that a chairman cannot make rulings without a Security Council vote. Membership for communist China is defeated 8-3 following a debate.

# Community Updates

#### Food handler's class

Preventive Medicine Wellness and Readiness Services offers a food handler's class upon request. There must be at least ten people enrolled for the class to be presented.

This class is mandatory for all soldiers or civilians on post who plan to have a unit activity or organizational day, large company cookouts, or vendors that want to open a booth for a special occasion such as an Air Show or carnival. This does not include barbecues in your own backyard or small family cookouts.

For information, call PMWARS NCOIC Cpl. Jermaine Crayton at 533-9013 or 533-3536, Spc. Juan Oliveras or Pfc. Nichole McCrickard at 533-7031.

#### Kids cookbook available

In January 2000 the Child and Youth Services, Informal Fund Council, Parents Who Care, began collecting recipes for the "Kids in the Kitchen" cookbook. Six months later the cookbooks arrived with over 300 recipes from children, parents, CYS staff and Family Child Care providents.

Some of the more interesting recipes include Doggie Biscuits, Goop, and Christopher's Lobster and Scrambled Eggs. Most of the quick and easy recipes are kid pleasers and designed for the family on the go. Brighten up your breakfast or snack time with Muffin Man Muffins on Page 64 and Spiced Porridge (Three Bears Style) on Page 101.

The delightful "Kids in the Kitchen" cookbook includes a brief history of Fort Huachuca and makes a great, inexpensive gift for friends and family. Selling for only \$7.25 this cookbook is available at all Child and Youth Service locations.

For more information, call 533-5209. Proceeds from the cookbook sales will support Child and Youth Services programs.

#### **MEDDAC** assignments online

Check out your new team assignment for primary care for family members and retirees at the Raymond W. Bliss Army Health Center website. New MIVAS hours are included as well. Web address is www.rwbach.huachuca.amedd.army.mil.

#### Training area off-limits

Training Area "T" on the South Range of Fort Huachuca identified as Game Management Areas T-1, T-1A and T-2 are offlimits to all recreational activities. Training Area "T" is the impact area for several small arms ranges on this installation.

This designation of those portions of Training Area "T" identified as off-limits is necessary to reduce interference with the official use of the installation's small arms ranges and to prevent injury or property damage and otherwise ensure the safety of military and civilian persons and property on this installation.

This off-limits designation is effective immediately and applies to all persons, military and civilian.

Exceptions to this policy may be granted by the garrison commander of the installation range contril officer, on a case by case basis. Send requests for exceptions to the Installation Range Control Officer.

#### **Pregnancy PT instructor**

Raymond W. Bliss Army Health Center is seeking a part-time aerobics instructor to teach pregnant and post-partum participants.

Instructor will need to bring their own music to teach Monday, Wednesday and Friday 5:55-7 a.m. (Monday and Wednesday is land aerobics and Friday is water aerobics.) Lifeguard and registered nurse are present through all instruction.

For information, call Pat Marshall, R.N. at 533-9995.

#### **DOIM** computer classes

The Directorate of Information Management provides computer training classes, with FormFlow on Friday.

For information or to register for a class, call Pfc. Jamie Gert at 533-2868.

#### Adopt a Greyhound

The Greyhound Adoption League of Sierra Vista will conduct a Greyhound Adoption Day on Saturday for Sierra Vista and the surrounding area. The adoption day will be 10 a.m.-2 p.m. at Bookman's Bookstore, 100 West Fry Blvd. The program is also in need of temporary homes for these beautiful dogs.

For information, call Dave Breen at 378-1763.

#### MIVAS hours change

The hours of operation for the MI Village Aid Station clinic have changed to 5 a.m.-2 p.m. Monday through Friday and 7-7:45 a.m. Saturday. Sick call sign-in is 5-6 a.m. weekdays and 7-7:45 a.m. Saturday. Outprocessing will be handled 8 a.m.-1 p.m. Monday through Wednesday and Friday. Beginning Monday, immunizations will be offered 10 a.m.-noon Monday through Wednesday and Friday.

Appointments can be made by either calling Central Appointments at 533-9200 or 533-6709. (These are for people with chronic/ongoing problems, ie. knee, back.)

IET/AIT soldiers will no longer be seen at the CCC#1 or the Soldier Care Clinic.

#### Former signal general dies

The second commanding general of the Army Signal Command's predecessor, the Strategic Communications Command here, died July 10 at Sterling, Va.

Retired Lt. Gen. Walter E. Lotz Jr., who commanded STRATCOM as a major general from Jan 31, 1968 to Sept. 7, 1969, retired from the Army Aug. 1, 1974. He was 83 years old.



# Wettie sez... BE Water Wise!

Turn the water off while brushing your teeth. You can save 2-5 gallons every minute!



Be Water Wise and Energy Smart!
Fort Huachuca - 538-SAVE

Lotz is survived by his wife Shirley C. Lotz, 20510 Falcons Landing Circle, Apartment 1410, Sterling, Va. 20165.

A funeral service is scheduled for 11 a.m., Tuesday at the Old Post Chapel, Fort Myer, Va. Interment will immediately follow at Arlington National Cemetery.

#### **MAC luncheon set**

A Military Affairs Committee luncheon is scheduled for 11:30 a.m. on Wednesday at the LakeSide Activity Centre. Joint Interoperability Test Command representative Richard Meador, Chief of Plans, Policies, and War Fighter Support is the guest speaker.

Cost is \$8 for the buffet lunch. For reservations, call the Sierra Vista Chamber of Commerce at 458-6940.

#### **Green to Gold briefing**

Interested in becoming an officer? Attend the next "Green to Gold" briefing Aug. 4, 11 a.m.-noon at the Post Education Center, Building 52104.

#### Military softball tourney set

The 12th Annual "Weekend Bash" military regional softball tournament will be held Aug. 5-6 in Tucson. The top four teams will receive prizes. Each player on the Championship team will walk off with their choice of a new glove or bat from the top manufacturers in softball today. For information, or to sign up, call Greg Manning at (520) 228-4190 (DSN 228-4190. A reduced tournament fee is offered for early entry.

#### **Medical Evaluation Board**

Soldiers undergoing Medical Evalua-

tion Boards are required to attend an initial briefing prior to proceeding through the Physical Evaluation Board process.

Initial briefings are held 9-11 a.m. every Tuesday beginning Aug. 8 at Raymond W. Bliss Army Health Center. All initial briefings are scheduled through and by the RWBAHC Physical Evaluation Board Liaison Office. For information, call 533-1203.

#### **OSJA** closed

The Office of the SJA will be closed for mandatory training 7:30 a.m.-1 p.m. Aug. 8. Student/Instructor walk-in hours are cancelled.

The OSJA will be at a minimum staffing level Aug. 11 to allow the soldiers to participate in the Headquarters, Headquarters Company, 306th Military Intelligence Battalion Organizational Day events.

#### Federal jobs workshop

The Fort Huachuca Army Career and Alumni Program is offering a monthly Federal Jobs Workshop on Aug. 11, Sept. 8, Oct. 13, Nov. 17 and Dec. 15.

The workshop covers how to find out about federal job vacancies, how to apply, what forms to use, how selections are made, federal pay scales, veterans preference, and the types of civil service appointments. The Resumix scannable resume used to apply for jobs at Fort Huachuca will be explained in detail.

Workshops are held in the ACAP Center, Building 22420 (next to the Military Clothing Sales) in the Old Post area. No reservation is necessary. The public is invited to attend.

See Updates, Page 7

#### Updates from Page 6—

Hapgood at 533-7314.

#### **Box Office hours change**

Beginning Aug. 14, the Morale, Welfare and Recreation Box Office will be open Tuesday through Friday, 10 a.m. to 7 p.m. and Saturday, 9 a.m. to 1 p.m.

#### **Mandatory ethics training**

All Department of Defense personnel required to file a Financial Disclosure Report are required to attend ethics training annually. All new employees are required to receive this training within 30 days of entering on duty. Training sessions will be held from 10-11 a.m. in Room 1215, Greely Hall, on Aug. 15 and Sept. 21.

Financial Disclosure Report filers are required to attend only one training session per calendar year. For information, call Tom King at 533-3197.

#### **Transportation to Irwin Pool**

The Sierra Vista Department of Parks

For more information, call Thom and Leisure began Wednesday providing free transportation from the Oscar Yrun Community Center and Veterans' Memorial Park to Irwin Pool, Tuesday through Friday, 1-5 p.m. until Aug. 16. For information, call 458-7922.

#### Celebrate women's equality

Celebrate Women's Equality Day by saving a life and registering to vote. Fort Huachuca will celebrate Women's Equality Day on Aug. 18 to combine the commemoration of the 19th Amendment with the blood drive scheduled at Murr Community Center, 8 a.m.-1 p.m.

Everyone is encouraged to mark women's contributions to this country by giving blood and contributing to the welfare of the community. The Post EO Office will have an educational display set up and show a short video commemorating the historic journey of the women's rights movement.

In addition, there will be a voter registration booth set up in the area so that women (and men) can register to exercise

that hard won right. Each blood donor will also receive a "Women's Equality Day" souvenir. Everyone is invited to attend!

Help save lives while commemorating the culmination of the women's rights movement. For information, call the Military EO Office at 533-1717 or 533-5305.

#### Blue Cross benefits brief

All federal employees who are Blue Cross Blue Shield Service Benefit Plan Subscribers are invited to a benefits brief Aug. 21, 1-3 p.m. at Murr Community Center, Roadrunner Room.

A representative from Blue Cross/Blue Shield will visit Fort Huachuca to explain how to get the most out of your insurance coverage and answer your questions on benefits, claims or enrollment. For questions, call Michele Darby at 533-5273.

#### **ACAP** closed for upgrades

The Army Career and Alumni Program Center will be closed Aug. 25-Sept. 5. ACAP staff members will be training with the new ACAP XXI software and technicians will be at the Center installing the new software and hardware.

ACAP XXI is the new interactive multimedia computer based training system that will be available to transitioning soldiers and their family members beginning Sept. 11. The new ACAP XXI will enable clients to work at their own pace and design their own individual career path.

The new ACAP XXI will use full screen full motion video, graphics, audio, animation, and customized applications. The staff will run small groups of clients through the new software during Sept. 6-8 and be in full operation with the new system Sept. 11.

There will be a member of the ACAP Center staff on site during the shutdown time for post clearances and emergency unscheduled pre-separation briefings. But scheduled pre-separation briefings, threeday workshops and other ACAP activities won't be held during this time. For information, call Thom Hapgood at 533-7314, or Angela Baker at 533-5766.

# Nedical Activity Command

### Physician assistant program open to Army commissioned, warrant officers

**MEDCOM** release

FORT SAM HOUSTON, Texas — The Office of the Army Surgeon General announces the opening of the Interservice Physician Assistant Program to all active component Army commissioned and warrant officers. The intention of this program expansion is to consider all Army personnel who are interested and qualified for the training.

Applications must reach Army Recruiting Command no later than Aug. 21. The selection board for May and August 2001 IPAP classes convenes Oct. 23. All active duty officers and warrant officers with a minimum of three years active federal service but no more than eight by Jan. 1, 2001 may apply. Waivers may be requested for personnel with eight to ten years AFS as of that date. Additionally, all applications must include a conditional release from

respective PERSCOM branch offices. Selected officers will be re-appointed into the Army Medical Specialist Corps and selected warrant officers will remain in their current rank and military occupational specialty until graduation.

More information on eligibility requirements or application procedures may be found at www.goarmy.com/job/amedd/ paqual.htm. For additional information contact Lt. Col. Martha Davis, (502) 626-0360 or DSN 536-0360.

The IPAP consists of a two-year training program dedicated to educating and training physician assistants for the uniformed services, and also provides training on a space-available basis to students from the Bureau of Prisons and the University of Texas Health Science Center. Army Physician Assistants are the primary providers for soldier health care in TO&E units at division and corps level. They are the subject matter experts on Level I and II medical care.

Their responsibilities in addition to soldier health care include training enlisted medics, performing as medical platoon leaders and functioning as the special staff officers to the Commander on all medically-related issues pertinent to unit readiness. PAs participate in the delivery of health care to all categories of beneficiaries and prescribe courses of treatment and medication as necessary. Upon completion of the two-year training program and the AMEDD Officer Basic course, all graduates will be assigned to TO&E units, such as infantry, armor, artillery or forward support battalions at various locations either stateside or overseas.

The first year or Phase I of IPAP occurs at the Army Medical Department Center & School, Fort Sam Houston, Texas. Phase I consists primarily of didactic training and includes courses in anatomy, physiology, chemistry and microbiology as well as instruction in specific areas of clinical medicine. Students learn to perform physical examinations and other medical procedures. Evaluation methods include more than 100 written tests and eight proficiency

Students who successfully complete Phase I move on an Army military treatment facility to begin the clinical portion or Phase II training. During Phase II students rotate through major clinical areas gaining hands-on experience in all aspects of medicine. Each Phase II site implements a uniform core curriculum including standardized course objectives, student evaluation metrics, reading assignments and an end-of-course written examination.

# Schol News

### **ASC** donates computers to Douglas schools

By Sue McKinney ASC PAO

The assistant superintendent and students from the Douglas, Ariz., school district were on hand at the Army Signal Command headquarters here July 19 to receive a donation of computer equipment.

Maj. Gen. William H. Russ, commander of the Army Signal Command, presented more than \$226 thousand in automated data processing equipment to Jesus Santana, assistant superintendent of the Douglas Unified School District.

Before the papers were signed, six students from the Douglas school district tried out several of the computer systems being donated.

This fiscal year, the Army Signal Command has donated about \$450 thousand in computer equipment to

local non-profit organizations. Over the last four years, the command has donated computer equipment totaling about \$1.6 million to schools and law enforcement agencies in Cochise, Pima, Pinal and Maricopa Counties.

Santana thanked Russ and the command for the donation.

"The donation will definitely help our computer program," said Santana.

(At right) Maj. Gen. William H. Russ, commander, Army Signal Command, talks to students of the Douglas school district about how they plan to use the donated computers during the coming school year. (ASC photo)



### Cochise College expands theater arts program for fall semester

Cochise College release

There is a renaissance of theater arts in the county thanks to Cochise College.

A fuller range of offerings in more locations throughout the county and new scholarships signal a major expansion of the theater arts program the College starting this fall semester.

Theater classes will be offered in Benson, Douglas, Sierra Vista, and Bisbee when classes start at the College on August 21. In the recent past classes were only offered in Douglas and Bisbee.

In addition, the Cochise College Foundation is teaming with the Bisbee Repertory Theater and the Central School Project in Bisbee to offer full tuition scholarships and to cover the registration expenses for five students who enroll in theater classes.

The College administration, along with

Theater Arts instructor Joel Climenhaga, who is a member of the board of directors and vice president of the Bisbee Repertory Theatre, decided that, in keeping with the College's goal of functioning as a learning-centered institution, more theater classes should be offered.

"In recent months the College has heard from students who said they were interested in taking theater arts," said the Joanna Michelich, the College's Vice President for Instruction.

"As a community college we believe in offering the programs students want. Expanding the theater program will also promote cultural opportunities in the county."

Classes have been coordinated through the College's Extended Campus program.

"Theater teaches one so much," said

Climenhaga who, along with his daughter Miriam will be teaching the theater classes at the College this fall. "You learn to work with others, learn to look within yourself, you learn to have confidence and how to be imaginative. Essentially, theater teaches you how to think and create. This is a wonderful opportunity for anyone interested in theater."

In Benson, at the new Benson Center, Theater 101, Acting; Theater 102, Acting; Theater 103, Introduction to Theater; and Theater 198, a performance-oriented class for actors and writers called Writer's Stage will be offered. (Some classes will be offered at concurrent times. For exact times and more information, call 586-4495.)

The same classes will also be offered at the Douglas Campus on Mondays and

Wednesdays. (Some classes will be offered at concurrent times. For exact times and information, call 364-0239.)

Theater 101, Theater 102, and Theater 198 will be offered on Tuesdays and Thursdays in Bisbee at Bisbee High School and also on Tuesdays and Thursdays on the Sierra Vista Campus. Also on the Sierra Vista Campus, Theater 103 will be offered through interactive television on Wednesday from 6 p.m. to 8:50 p.m.

In addition, Theater 104, Principles and Techniques of Play Production, which covers backstage production, directing, and other skills that will culminate in assisting in a Bisbee Repertory Theater production, will be offered on Thursdays. (Some classes will be offered at concurrent times.

For more information, call either 364-3736 or 515-5456.)

### Scholarships available for fall kids' program

City of Sierra Vista release

The Department of Parks and Leisure Services is currently accepting scholarship applications for the KIDSWORLD before- and after-school program for the fall semester.

Each year the Sierra Vista City Council makes a limited amount of funding available for low-income families in Sierra Vista who might no otherwise be able to afford city-sponsored programs.

Currently there is scholarship fund-

ing available for approximately 45 children for the fall 2000 school term. Scholarship applications are available at the Oscar Yrun Community Center.

The deadline for the fall term applications is Aug. 1. Applicants must complete an application form for each child, and provide proof of household income. All scholarships are processed on a first come, first served basis.

For information, call Mary Piano, Department of Parks and Leisure Services, at 458-7922.

# College-bound high school students should register for ACT exam by Aug. 18

ACT release

The next ACT Assessment will be administered on Sept. 23. College-bound high school students must register for the college admissions and placement exam by Aug. 18 — the deadline for having your registration postmarked.

There is a late registration postmark deadline of Sept. 1, but an extra fee is charged for late registrations.

ACT scores are accepted by virtually all U.S. colleges and universities, including all Ivy League schools, and are used along with other student information, such as high school grade point average, for admissions decisions and to help place students in appropriate courses for their academic achievement. The test fee is \$23 (\$26 in Florida).

Students can register for the ACT by getting information from their high school counselors or online at ACT's website — www.act.org.

The website also has helpful information, sample tests and the opportunity to

order test prep materials including an interactive CD-ROM, ACTive Prep, which contains actual, timed tests and helps students build a study plan.

The ACT Assessment is given in all 50 states and is the most popular college entrance exam taken by high school students in 25 states. It is curriculum-based, designed to measure a student's academic achievement and the appropriate course level for college placement.

There are four sections to the exam: English, reading, math and science reasoning. The ACT Assessment was taken 1.8 million times last year by college-bound students.

In many states where the ACT is not taken by a majority of college bound students, more counselors are urging students to try the ACT because it is curriculumbased.

Students who take the exam more than once can report only their highest composite score to prospective colleges if they choose.

### Best sellers available now at Main Post Library

#### Nonfiction

In the Heart of the Sea
Tuesdays with Morrie
Me Talk Pretty One Day
The Greatest Generation
Flags of Our Fathers
The Greatest Generation Speaks
In a Sunburned Country
The Art of Happiness

#### Fiction

Harry Potter & The Prisoner of Azkaban Harry Potter & The Chamber of Secrets Harry Potter & The Sorcerer's Stone The Brethren Easy Prey Heartbreaker

#### Other

Ten Things I Wish I'd Known

# Buying a used car: a guide for consumers

By 1st Lt. Benjamin Kinsley Legal Assistance Office

Buying a used car can be complicated. Car dealerships want your business and are willing to go to great lengths to sell their merchandise. Unfortunately this means that dealers sometimes use tactics designed to influence unwary consumers into buying the wrong car.

Smart consumers are informed. They are prepared to deal with the potential pitfalls involved with buying a used car. On the other hand, uninformed consumers often get stuck with a bad deal because they didn't take time to research the market and find the right car.

Remember, knowledge is power. Take your time to research the market and find the car you want. Research the reputation and quality of the dealership. Ask about what warranties are available and make sure the price and interest rate fit your budget. This article will provide tips for arming yourself with some basic car-buying knowledge.

#### Shop around

Car buyers need to determine what type of car they need. The car should match the driving needs of the individual buyer. Consider how far you will drive the car on a daily basis. How many passengers will you have? What kind of gas mileage do you want? Next, try to match a car make and model to those needs. Check consumer guides and the Internet to find the car's safety rating. Call your insurance provider and get a quote on how much insurance will cost. Keep in mind that in Arizona there is no automatic right for you to cancel the contract within the first few days. The only way you can retain your right to return the car is if you come to an agreement with the dealer. As always, get the agreement in writing. Finally, shop around with different dealerships to find the right car at the right price.

#### Test drive the car

Take the car out for a test drive. Drive different cars to compare how they handle. Drive under different conditions: rain, highway, back roads, hills, city streets. If the dealer won't let you test drive the car, don't buy it.

Also, have a mechanic check out the car. If possible find a mechanic you know and trust rather than one the dealer provides. Have the mechanic check for existing and potential mechanical problems.

Also, have the mechanic check for signs that the car has been in an accident. If the car has been involved in an accident, you probably don't want to buy it. It may have structural damage you can't see that will cause problems in the future. If necessary, bring a mechanic to the dealership and have it checked out there.

Also, check out www.carfax.com, this website allows you to enter the car's VIN to see the car's history. This could save you a lot of trouble in the future. Remem-

ber, if the seller won't let a mechanic inspect the vehicle, don't buy it.

#### Look for a "Buyer's Guide"

Every car offered for sale by a used car dealership should have a "Buyer's Guide" sticker on the window. The Federal Trade Commission requires Buyer's Guides. If the car does not have a Buyer's Guide sticker in the window, the dealer is violating the law and you should not buy the car. The Buyer's Guide will provide the following information and suggestions:

- Warranties and protections the dealer will provide
- Whether the vehicle comes with no warranty or "as is" (In Arizona cars cannot be sold by dealers "as is" because implied warranties always apply).
- That you should ask the dealer to have the car inspected by an independent mechanic before you purchase it.
- That you should get all promises from the dealer in writing; and
- What some of the major problems are that may occur in any car.
- When you purchase a used vehicle from a dealer, you should get a copy of the Buyer's Guide. If you negotiated a different warranty, make sure it is noted on the Guide. After the sale, the guide becomes part of the sales contract and will actually revoke any contradictory provisions in the contract. Therefore, it is extremely important for you to keep your copy of the Guide.

#### **Understanding warranties**

First, remember that warranties are negotiable. Second, remember that the dealer wants to sell the car. Third, remember that you can walk away at any time prior to the sale. This gives you the power to negotiate for the warranty you want.

Look at the Buyer's Guide sticker to see a written outline of the warranty and protections that the dealer is going to provide

Arizona does not allow "as is" sales by used car dealers, so at the very least the sale will include an implied warranty. The flip side of this is that Arizona does not have a "lemon law" for used cars.

The warranty you get with your car is your only protection. Therefore it is essential that you get a good warranty.

#### Implied warranties

Implied warranties are not usually in writing. They are implied at the sale of the car. In Arizona however, dealers are required to provide the following written statement on the contract:

The seller hereby warrants that this vehicle will be fit for the ordinary purposes for which the vehicle is used for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. You (the purchaser) will have to pay up to \$25 for each of the first two repairs if the warranty is violated.



Inis statement reflects the most common type of implied warranty, the implied warranty of merchantability. This warranty means that the dealer is promising the car will do what it is supposed to do. In Arizona, that means the car has to run for 15 days or 500 miles.

However, a breakdown during that time period does not necessarily mean that the dealer breached the implied warranty of merchantability. A breach of the warranty only occurs if the buyer can prove the existence of the defect at the time of sale.

If the defect occurred after the sale the dealer is not liable. This is why it is so important to have a mechanic check out the car before you buy.

The other type of implied warranty is the implied warranty of fitness for a particular purpose. This warranty exists only when several factors occur. First you must inform the dealer that you wish to buy the vehicle to serve a particular use. Hauling a trailer is a good example of a special use. Then the dealer must suggest a specific vehicle for the use.

A breach occurs if the vehicle does not conform to the dealer's promise. Keep in mind that if you are buying a vehicle for a particular use it is always a good idea to get a written warranty from the dealer.

#### Express or dealer warranties

Dealers may provide written warranties on the vehicle. These warranties are usually either "full" warranties that cover the entire vehicle, or "limited" warranties that cover only specific parts of the vehicle. When a dealer offers an express warranty the following information is required by law to be provided on the Buyer's Guide:

- The specific parts of the car covered by the warranty;
- The percentage of repair cost the dealer will be obligated to pay;
  - How long the warranty will last; and
  - Whether a deductible applies
- Always be sure to ask the dealer for a copy of the warranty before you purchase the car. Also, remember that warranties are negotiable.

#### **Service contracts**

Service contracts are like dealer warranties, but they cost extra. Service contracts provide for repair, service and maintenance for a certain period of time after you purchase the venicle. You are not required to purchase a service contract, so you should read the terms and decide if you really need one.

Here are some things to consider prior to purchasing a service contract.

- Is the vehicle going to need repairs? This is hard to tell, but consider the age of the car, its mileage and general condition.
- Does any existing warranty cover the same repairs, service or maintenance that the service contract would cover? If it does, then you probably don't need it.
- Is there a deductible? Consider the amount of the deductible and what the service contract covers. Are you really getting a good deal?
- Does the service contract allow repairs and maintenance to be done at places other than the dealership? Sometimes limitations such as this can be problematic.
- Can you cancel the contract? What will happen if you decide to sell the car?
- Who is actually providing the service contract? The dealerships don't always do this themselves; sometimes it is another company who is legally responsible for honoring the contract. Are they reputable? Do you trust them?

#### Paying for the car

There are two ways to pay for a car. You can pay in full at the time of purchase, or you can finance the car and pay over a period of time. Paying in full gives you the benefit of not having to pay a finance charge (the dollar amount credit will cost).

Financing means that you will pay for the car over a specified period of time by making payments to the dealer or a finance company. If you decide to finance the car the total cost will be higher than the listed sale price because you are paying an interest rate on the credit. The cost of the credit includes charges for interest and other loan costs.

Therefore it is essential that you look at the Annual Percentage Rate. The APR is the yearly cost of interest charged on your loan. If the APR is very high you will be paying a lot more for your car in the long run. Dealers are required to disclose the following:

- The APR;
- The finance charge;

See Car, Page 12

# OSJA explains soldiers' right of cancellation of contracts

By Maj. Jodi L. Zucco-Flitton

Soldiers and family members, may have the right under certain circumstances, based on federal law, to cancel contracts entered into at their residences.

The right of cancellation was designed to protect consumers, legally, from high-pressure sales tactics. This right provides consumers additional time to consider agreements that they may have entered into quickly and without the opportunity to gather relevant information such as the stability and reputation of the business they are contracting with, the quality and price of the product they are purchasing, and the terms of the agreement itself. Note, however, that not every contract is required to contain a notice of cancellation provision.

This article will describe, generally: when the right of cancellation must be provided; the benefits of the right to cancel the contract; and how to exercise the right of cancellation. If you have concerns about an agreement you have entered into, see a Legal Assistance Attorney for advice. Whether or not your contract is required to have notice of the right of cancellation and whether you are entitled to the benefits of the right of cancellation will depend on a variety of factors.

The right of cancellation applies to contracts for consumer goods and services, purchased specifically for personal use, in the amount of \$25 or more, which are entered into at a place other than the seller's permanent place of business, including a buyer's residence. The notice may be required even if the buyer initiated the contact with the seller. This right must also be included in rental and lease contracts.

At the time the contract is entered into, the "seller," or the business you are contracting with, has a legal obligation to provide you, "the buyer," a copy of the fully executed contract, including the notice of cancellation. The notice must provide the following information: the date of the transaction; the name and address of seller; and the notice of the right to cancel in close proximity to the consumer's signature block.

In addition to this general notice, the seller must provide a separate and detachable notice, which explains this right and serves, once presented, as buyer's notice of cancellation to seller.

To cancel a contract, a consumer must mail or deliver written notice to the seller before midnight of the third business day following the transaction. Further, the threeday notice period does not begin to run until the consumer is provided with the notice of cancellation. Therefore, in a case where notice was required to be provided to a buyer but not given, the consumer may cancel the contract at any time prior to the notice being provided.

Additionally, the right of cancellation may not be waived except in cases where a bona fide emergency of the buyer warrants waiver. Therefore, any attempts by the buyer to have the seller waive the notice would be invalid.

If a buyer lawfully cancels a contract, the seller must provide, within 10 business days, a full refund of all funds paid by consumer, including returning any negotiable instrument executed and canceling any security interests retained. A refund is warranted even despite the fact that the seller may have already partially performed the contract.

Upon cancellation, the buyer must make any goods received under the contract available, in a substantially similar condition, for return to the seller. After the seller receives notification of cancellation by the buyer, the seller must indicate to the buyer whether or not the seller intends to retrieve any materials except those affixed to real property.

If the seller fails to pick up any materials within 20 days, the buyer may retain the goods with no further obligation to the seller.

The three-day right of cancellation does not apply to:

pre-arranged visits after initial contact at the seller's regular place of business; buyer-initiated contacts for a bonafide emergency; solicitations by mail or telephone; or transactions relating to real property, insurance, and securities.

While the three-day right of cancellation may enable a consumer-buyer to legally cancel a contract he or she may no longer wish to be bound by, not every contract affords a consumer the opportunity to change their mind. Generally, attempting to cancel a contract will result in at least resistance from the other party to the contract because they usually want paid.

Further a buyer's cancellation absent a legal defense will likely result in full liability on the contract if the buyer pursues the matter legally. Therefore, it's in a consumer's best interests to ensure they are fully satisfied with the contractual arrangement prior to entering the contract.

There are several factors to consider prior to entering into a contract with a particular business for a good or service. Take your time and consider the proposal. Make sure it is the reputation of the business and the quality of the product not the convenience of the presentation or persuasiveness of the sales pitch that lures you into the contract.

Request a copy of the contract and have the terms of the contract reviewed by a Legal Assistance Attorney prior to entering into the agreement. Do some comparison shopping of other companies selling a similarly featured product for prices. Conduct some research on the business.

If the business has been operational for a long time, you can assume, to some extent, that consumers are pleased with the business's products and services. Call the local Better Business Bureau and Consumer Affairs Offices to see what type of information, both positive and negative, they may have on the business. Contact MWR to see if the business is permitted to conduct sales on post.

Finally, do not forget your common sense because "if it sounds to good to be true it probably is!"

#### CA Study from Page 1 -

www.army.mil.

In interviews with Garrison officials, they were confident that the government employees can compete successfully with contractor

To prepare for the competition, Boardman said, "We're organizing the workforce to produce goods and services on a competitive ba-

"We think we can (perform the operations better) with a government workforce," he added.

Boardman said, "The Garrison is developing a management system that defines success in performance terms and empowers people to be successful."

This system will make the workforce more competitive by organizing the installation to deliver the most performance for the least amount of money.

"We think an in-house work force can do better and has the best opportunity to win," Boardman said.

Matt Walsh, the installation commercial activities coordinator, said that the post employees have an edge over contractor competitors.

For example, government employees are performing the functions, so they know how to be more efficient than potential competitors. Also, contractors have to prove that their offer is 10 percent cheaper than Fort Huachuca's.

"We don't have to make a profit, either," Walsh added.

Boardman added, "We can concentrate on service to the customer."

Shafranski said that the post stands be-

hind its employees.

"Union and DOIM employees believe that General Thomas, Colonel Boardman and Major Singer, [director of DOIM], are doing everything they can...to ensure the jobs of civil servants," he said.

DOIM employees are very satisfied with Singer's open door policies, saying that he welcomes and encourages their ideas and suggestions on becoming more productive, Shafranski said.

Employees and management are working together, and both sides are putting in the effort, he said.

McGovern said that the TSC employees have been visited by the Civilian Personnel Office and told their rights in the study pro-

For example, in the case where the con-

tractors win the bid, they must offer jobs to current qualified Fort Huachuca employees under the Right of First Refusal.

Also, the TSC is currently cutting vacant positions to become a more efficient team.

Walsh said that even though many operations are not under study right now, they could be in the future. To prepare for this, the Garrison is becoming more efficient now.

Walsh referred to the study as "the external hammer pushing us in the right direction."

In order to compete well, Walsh said the Garrison needs to think in business terms.

Boardman said that previously success was defined as spending every cent in a budget. Today, success is defined as performing to the standard set for each function.

Walsh said, "It all boils down to dollars and cents."

#### Chaplain from Page 2 -

life. I'd say he was a wealthy man. If one has to look at a wallet to measure his/her or someone else's importance, well, I guess that is pretty hollow.

It's printed on all our currency — In God We Trust — giving us the thought that there is someone bigger than us watching over us and helping us make it through life. However, don't drop your guard against evil. You still need to take measures of protection against those forces that mean to do you harm.

— Be thrifty. Don't throw your money away. As you invest, make the most of the investment. And as those investments grow, look at how you can take better care of your neighbor and God's creation through your wealth.

-And my favorite. Slow dance more. Take the time to care about the ones close to you. You may need to get something done at the office, but it can wait because there are those around you who are either growing up too fast or are getting tired of waiting for you.

Don't let life slip by you and leave you standing all alone. Pay attention to those who love you.

#### Just Because from Page 2 -

makes something like the above just fiction?

Unfortunately, it seems that the general public has the above kind of misconception about the military and government. As soldiers - military members - we are representatives of our values. How can we change mass opinion if we don't live LDRSHIP?

The concepts of Loyalty, Duty, Honor, Selfless Service, Honor, Integrity and Personal Courage should drive us, and it's our duty and oath to take values seriously. Being in an information occupation, I know the importance of disclosing as much truth

glad we have values like integrity that as possible when you can. By my interpretation of Army policy, I believe it's every soldier's job to apply the principle of integrity to their professional and personal lives.

By being soldiers we aren't just doing a job, we are ambassadors of an institution that holds its members to a higher moral standard. We should exemplify that standard.

It doesn't take much to fall into traps of subterfuge or beguile. It's far more difficult to "Do what's right, legally and morally," but far more rewarding in the long run.

# Dignity, respect at heart of anti-harassment plan

By Jim Garamone American Forces Press Service

WASHINGTON — DoD has adopted an "overarching principle" regarding all forms of harassment — including harassment based on sexual orientation, DoD officials announced July 21.

Defense Secretary William S. Cohen approved the

Anti-harassment Action Plan and has forwarded it to the services for implementation, said Bernard Rostker, undersecretary of defense for personnel and readiness.

The plan is the result of a look at the military's "don't ask, don't tell"

policy following the 1999 murder of an allegedly gay Army private at Fort Campbell, Ky.

DoD's overarching anti-harassment principle is that "treatment of all individuals with dignity and respect is essential to good order and discipline. Mistreatment, harassment and inappropriate comments or gestures undermine this principle and have no place in our armed forces. Commanders and leaders must develop and maintain a climate that fosters unit cohesion, esprit de corps and mutual respect for all members of the command or organization."

Rostker said the statement should make it clear to service members that military officials will not tolerate any kind of harassment. Further, the plan makes it clear that DoD will hold commanders and leaders accountable for any failures to enforce this plan.

The action plan reiterates the DoD's commitment to harassment-free environment, Rostker said. "To do that, we have formally extended the definition of harassment to include inappropriate comments and inappropriate gestures" he said. Previously, only the Navy's defini-

tion of harassment included inappropriate comments and gestures.

"We have to be sensitive to name-calling sometimes things are said as banter that can be hurtful and constitutes harassment," Rostker said.

Service members have

"an absolute right to a harassment-free environment," he said. "In seeking that right, they should never be asked about their sexual orientation." In seeking an end to harassment, "they have an absolute right to define any such question about their sexual orientation as inappropriate and decline to answer it."

**Bernard Rostker** 

Rostker said the chain of command must deal with charges of harassment. "We will hold them to that," he said. "The fact that a person is being harassed is enough to cause actions to cease that harassment."

Air Force Undersecretary Carol DiBattiste, chair of the commission that came up with the Anti-harassment Action Plan, said other aspects of the plan will help commanders and leaders, at all levels, to prevent and eliminate future harassment.

The plan calls for the services to conduct homosexual policy training and measure the effectiveness of that training. DiBattiste said the military should assess the effectiveness of training yearly and measure service members' knowledge of the policy, their behavior and the command climate.

Under the plan, the services will review all "don't ask, don't tell" policy training and anti-harassment training programs to ensure they jibe with DoD's overarching principle and implementing directive.

DiBattiste said the plan calls for all service members to be informed of all confidential and non-confidential avenues to report harassment. The only confidential avenues service members have are through attorney-client privilege or through the clergy, she said. In most cases, the chain of command is the preferred avenue

The plan calls for the services to ensure that commanders and supervisors take appropriate action against anyone that condones or ignores harassment.

In addition to DiBattiste, the DoD working group that developed the action plan were: Stephen Preston, Navy general counsel; Patrick Henry, assistant Army secretary for Manpower and Reserve Affairs; Army Maj. Gen. Raymond Barrett, commander Fort Jackson, S.C.; Air Force Maj. Gen. John Brooks, special assistant to the chief of staff; Rear Adm. William Putnam, with the office of the chief of Naval Personnel and Marine Maj. Gen. Dennis McCarthy, director, Reserve Affairs Division

# DoD task force looks at domestic violence in military family

By Linda D. Kozaryn American Forces Press Service

WASHINGTON — In the military, "family" ranks right up there with "duty, honor, country." Strong families mean ready forces. Troubled families mean trouble.

Just as the military fought discrimination and substance abuse in its ranks, DoD is now turning its guns on domestic violence. A congressionally mandated task force is studying the problem. The 24 appointed members — half military and half civilian — held their first meeting to launch the project in June.

"It's a big effort, but we've got three years to try to make a dent in this," said Lt. Gen. Jack W. Klimp, the Marine Corps' deputy commandant for manpower and reserve affairs.

Klimp and Deborah D. Tucker, executive director of the National Training Center on Domestic and Sexual Violence, Austin, Texas, are the panel's cochairs. They recently talked about the panel's mission during an interview with American Forces Information Service.

"Domestic violence is contrary to our core values and it's something that we ought not tolerate," said Klimp who dealt with domestic violence cases when commanding various units.

As a commander, he said, he had to identify that an incident had occurred, verify its intensity, ensure appropriate action was taken and follow the case to ensure the perpetrator was not guilty of

other offenses.

Service members have an absolute

right to a harassment-free

environment.

"Every once in a while, in spite of the quality of the people we have, we'd have somebody that would get into trouble and they'd come to me for potential disciplinary action," Klimp said. "Almost invariably when I asked the company commander or the first sergeant, 'What kind of a Marine is this?' They'd say, "He's a good Marine, Sir. We ought to take it easy on him.'

"My response to that was, 'You're a Marine 24 hours a day. You're not just a Marine in the field. You're expected to conduct yourself like a Marine all the time.' Domestic violence is not Marinelike. It's not soldier-like. It's not sailorlike. It's not airman-like. We need to ensure that every Marine, soldier, sailor and airman in the Department of Defense understands that this is not part of being in the United States military."

Domestic violence is a national problem, not just a military problem, Klimp stressed. "Because the military is a reflection of the nation as a whole, Congress asked us to take a look at how we're dealing with the issue within the Department of Defense," he said.

Task force officials will visit bases and nearby civilian communities throughout the military. "There's a great deal of exchange now that goes on between the bases and the communities," Klimp said. "The communities sometimes have resources and assets that the bases can call upon to assist with a pro-

gram. We're going to try to determine just what is available and what kind of exchanges can go back and forth."

Klimp said the military's family advocacy program, the largest employer-based program in the country, is "already a very, very good program." The task force will look at ways DoD can improve its efforts to combat domestic violence and protect victims.

DoD officials want to prevent domestic violence "from ever happening at all," he said. "I think the civilian communities and the military can work together to solve a national problem."

Tucker will share her 25-years experience fighting domestic violence in the civilian community with the other task force members. She said both sides stand to learn from each other and make recommendations to benefit both military personnel and civilians.

Civilian communities generally have approached domestic violence from a victim advocacy standpoint, Tucker said, while the military has spent much more of its resources and focus on the offender. She said she believes both can benefit by combining their knowledge.

Tucker seeks to encourage greater collaboration between family support agencies and law enforcement officials within the military and civilian communities. She said communication and cooperation are essential to understanding the full domestic violence picture.

"Many times there are instances that

happen off-base that the military leadership may not be aware of," she said. "Civilian officials, as well, may come into contact with an individual and not know that he already is under orders on-base related to domestic violence."

The task force will look at the causes of domestic violence and whether the problems are essentially the same for military and civilian families. But, no matter what the cause, Tucker said, the most important thing is determining the best way to stop it.

Many who commit domestic violence grew up in homes where they were abused, she added. Many victims stay in violent marriages because they believe the first violent incident was an aberration due to stress or too much to drink. They convince themselves it will never happen again.

But it does.

Military and civilians alike need to teach their children that there is no excuse for anyone to hit them, Tucker stressed. "No one deserves to be abused no matter what they've done, no matter what they've said."

The bottom line, she said, is that anyone involved in domestic violence needs to get help.

According to Klimp and Tucker, DoD wants to ensure that help is there when needed, and to prevent domestic violence from ever happening again. As the general said, domestic violence violates the military's core values.

# Civilian employees vital to DoD mission since Revolution

By Staff Sgt. Kathleen T. Rhem American Forces Press Service

WASHINGTON — Civilian employees have served in every major American war since the Revolution, freeing service members to concentrate on winning battles.

That tradition continues today, as roughly 700,000 civilians serve the Defense Department throughout the United States and at least 17 foreign lands as well.

While specific tasks performed by civilians may have changed through time, their role has not. In dealing with the realities of modern military force cuts and shrinking budgets, civilians are even more vital to the DoD mission — defending America.

Current DoD policy is to "civilianize" positions whenever possible as a way to save costs while minimizing impact on force ef-

fectiveness.

"Civilians provide stability in the organization," said Diane Disney, deputy assistant secretary of defense for civilian personnel policy. "Military people rotate between assignments every three years or so. DoD civilians are necessary to provide vital support that allows our warfighters to perform their mission."

DoD requirements call for personnel managers to employ civilians "in positions which do not require military incumbents for reasons of law, security, discipline, rotation, or combat readiness; which do not require a military background for successful performance of duties involved; and which do not entail unusual hours not normally associated or compatible with civilian employment."

Civilian DoD employees generally fall into one of two pay systems, depending on whether they're in white-collar or blue-collar trades. Those in white-collar jobs, for instance, clerical, administrative, engineering or supply fields, are paid under the General Schedule and are therefore "GS" employees. Others, for example, maintenance or food-preparation workers, are compensated under the Coordinated Federal Wage System, or wage board.

The government also contracts with civilian firms for goods and services instead of directly hiring employees to do the work. This is because there are times when contractors are more cost-effective or they do certain things better, Bartlett said.

Just because civilians aren't uniformed members of the armed forces doesn't mean they're out of harm's way. "It's as if DoD civilians live two lives," Disney said. "We live the life of a civil servant and the life of a defense employee."

Disney said civilians designated as "emergency essential," meaning their skills and abilities are crucial to mission success, are subject to deployment. About 4,500 DoD civilians deployed to Southwest Asia during Desert Shield and Desert Storm, for instance. Civilians are often issued military uniforms during deployments and may be authorized to carry weapons for personal protection.

"Designating civilians as emergency essential emphasizes the total force nature of DoD involvement," she said. "It's recognition that civilians are important members of the DoD team."

#### Bypass from Page 1

vancement of \$2.3 million from the Arizona Department of Transportation to widen 3.5 miles of Buffalo Soldier Trail to four lanes between 7th Street and SR90 (East Gate).

The board also approved a \$2 million load from the Highway Expansion and Extension Program to accelerate the west-side bypass. The loan was recommended for approval by the HELP Advisory Committee.

The total estimated cost of the Buffalo Soldier Trail project is \$4 to \$5 million.

The SouthEastern Arizona Governments Organization asked ADOT to advance the \$2.3 million ADOT loan and the City of Sierra Vista requested the \$2 million HELP loan.

The ADOT loan will be repaid with federal dollars allocated to SEAGO by ADOT in the future and the HELP loan will be repaid from the city's state highway funds. The anticipated interest rate on the HELP loan is approximately 4.5 percent

Richard Gaar, SEAGO's transportation manager, said the project will start late this fiscal year and be completed next summer.

In addition to providing a bypass, the project will improve access and safety to west and central commercial areas, as well as to both entrances of Fort Huachuca, he said.

The first phase of the bypass project between 7th Street and SR 92 already has been completed.

#### Car from Page 9

- The amount you financed;
- The total cost of all scheduled payments (including the finance charge); and
  - The total sale price.

Be aware of these extra charges, they may raise the cost beyond what you are willing or able to pay. Do not sign a purchase contract unless it shows the interest rate.

Some local dealers ask customers to sign purchase contracts that designate the price but not the interest rate. Later, they require the customer to come back and sign another contract for financing. Often this second contract reflects a finance rate higher than the customer wanted or can afford. Don't let this happen to you.

Also be aware that if you sign a contract which reflects the interest rate, the

dealer cannot require you to refinance at a higher rate. If this happens, please call the legal assistance office.

Obviously there is a lot to consider before you buy a used car. Remember that consumer protection laws are meant to protect you, but the best thing you can do is protect yourself.

Be aware of the dangers. Be smart and informed. Follow this guide, do independent research and find the right car. The following are some websites that may be helpful: <a href="https://www.kbb.com">www.kbb.com</a>, <a href="https://www.kbb.com">www.carfax.com</a>, and <a href="https://www.ftc.gov">www.ftc.gov</a>.

This article is not intended to be a substitute for legal advice. For legal advice, contact the Legal Assistance Office at 533-2009 and make an appointment. Legal advice cannot be given over the phone.

